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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/919,412	
	Filing Date	July 31, 2001	
	First Named Inventor	Lawrence, David	
	Art Unit	3624	
	Examiner Name	Subramanian, Narayanswamy	
Total Number of Pages in This Submission	2	Attorney Docket Number	3499-132 (New BMT Docket No.: G08.128)

ENCLOSURES (Check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Buckley, Maschoff & Talwalkar LLC		
Signature			
Printed name	Kurt M. Maschoff		
Date	May 25, 2005	Reg. No.	38,235

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): LAWRENCE et al.) Group Art Unit: 3624
Application No.: 09/919,413) Examiner: Narayanswamy Subramanian
Filing Date: July 31, 2001) Docket No.: 3499-132
(New BMT Docket No.: G08.128)
Title: ONLINE TRANSACTION RISK)
MANAGEMENT)

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Dear Sir:

Please direct all future correspondence with respect to the above-identified application to:

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Respectfully Submitted,

May 25, 2005
Date


Kurt M. Maschoff
Reg. No. 38,235